

**Exhibit G**

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK		PROOF OF CLAIM
Name of Debtor:	Case Number:	
<p><small>NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.</small></p>		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box if this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ <i>(If known)</i>  <b>Filed on:</b> _____
<b>MICHAEL KARMAZYN AND KRISTIN</b> Name and address where notices should be sent: <span style="float: right;">NameID: 10726597</span> <b>MICHAEL KARMAZYN AND KRISTIN</b> <b>KARMAZYN AND ROECO INC</b> 5262 S MALTA WAY CENTENNIAL, CO 80015-6013		<p><b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a).</b> If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.</p> <p><input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).</p> <p><input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4).</p> <p><input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5).</p> <p><input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7).</p> <p><input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8).</p> <p><input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)( ).</p> <p><b>Amount entitled to priority:</b></p> <p>\$ _____</p> <p><small>* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small></p>
Telephone number: _____ email: _____ Name and address where payment should be sent (if different from above): <i>KRISTIN &amp; Michael Karmazyn</i> <i>5262 South Malta Way Centennial, Co 80015</i>		
Telephone number: <i>720-314-0185</i> email: _____		
<p><b>1. Amount of Claim as of Date Case Filed:</b> \$ <i>389,000.10</i></p> <p>If all or part of the claim is secured, complete item 4.                  If all or part of the claim is entitled to priority, complete item 5.  <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.</p>		
<p><b>2. Basis for Claim:</b> <i>wrongful foreclosure by BMAC</i>                  (See instruction #2) <i>determined by Independent Foreclosure review</i></p>		<p><b>3. Last four digits of any number by which creditor identifies debtor:</b> _____</p> <p><b>3a. Debtor may have scheduled account as:</b> _____                  (See instruction #3a)</p> <p><b>3b. Uniform Claim Identifier (optional):</b> _____                  (See instruction #3b)</p>
<p><b>4. Secured Claim</b> (See instruction #4)                  Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.</p> <p><b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other</p> <p><b>Describe:</b></p> <p><b>Value of Property:</b> \$ _____ <b>Annual Interest Rate</b> _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable                  (when case was filed)</p> <p><b>Amount of arrearage and other charges, as of the time case was filed, included in secured claim,</b></p> <p><b>If any:</b> \$ _____ <b>Basis for perfection:</b> _____</p> <p><b>Amount of Secured Claim:</b> \$ _____ <b>Amount Unsecured:</b> \$ _____</p>		
<p><b>6. Claim Pursuant to 11 U.S.C. § 503(b)(9):</b>                  Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim.</p> <p>\$ _____ (See instruction #6)</p>		
<p><b>7. Credits.</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)</p>		
<p><b>8. Documents:</b> Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".)</p> <p>DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.</p> <p>If the documents are not available, please explain:</p>		
<p><b>9. Signature:</b> (See instruction #9) Check the appropriate box.</p> <p><input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor.                  (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.)</p> <p>I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.</p> <p><b>Print Name:</b> <i>KRISTIN KARMAZYN</i> <b>Signature:</b> <i>Kristin E Karmazyn</i> <b>Date:</b> <i>10/16/2012</i></p> <p><b>Company:</b> _____ <b>Address and telephone number (if different from notice address above):</b> _____</p>		
Telephone number: <i>720-314-0188</i> Email: <i>KKARMA31@live.com</i>		<p><b>RECEIVED</b></p> <p>OCT 31 2012</p> <p>KURTZMAN CARSON CONSULTANTS</p> <p><b>COURT USE ONLY</b></p>

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

To whom it concerns:

On August 1<sup>st</sup> 2009 A man showed our house saying he bought it at auction—I called GMAC and asked what was happening and told them I had made all the arranged payments—They stated I dint make the payment for the fees for the “modified Loan” I told them I was never sent any information they stated “Were not your babysitter” hung up on me—I have enclosed a copy of the 2009 statement and show all my payments were received but then reversed by GMAC—WE never received any of that money back and were never told they were reversing my payments—Where did all my payment goes

- We had the sheriff give us 7 days to leave our house—I had lost my job and we had no money to pay for a lawyer so we moved into a 2 bedroom apartment with 3 kids and 2 dogs
- We have been forced to live in rentals since that time and pay double in rent and deposits
- We have paid a total of \$39,000.00 in rent and deposits since our house was sold from us
- My 8 year daughter went thru severe depression because of the move we were forced to pay for mental care for her for 14 months \$12,130.00
- We have lost all of our credit because there is a foreclosure on credit, credit cards closed all accounts—no one will give us a loan for a new house
- We lived in that house for 11 years and have lost all money we paid into it \$ 125,000.00
- The lost of the house caused our marriage to dissolve My husband blamed me because he says a mortgage company just wouldn't do that ,to much pressure and anger to deal with \$250,000.00
- I researched every paper in Colorado and no paper shows the foreclosure of our house ,which I believe is required by law

At this time the right thing for GMAC to do IS REMOVE THE FORECLOSEUR FROM OUR CREDIT AND REFUND US ALL THE MONEY OWED TO US—WE WILL NEVER BE THE SAME BUT ,AT LEAST HELP US GET A OUR HOUSE BACK

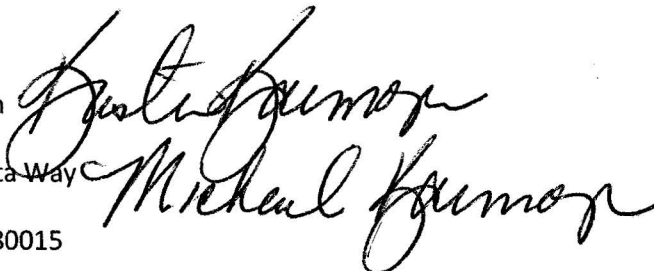
Total due \$389,000.10

Kristin Karmazyn

5262 South Malta Way

Centennial, CO 80015

720-314-0188

Handwritten signatures of Kristin Karmazyn and Michael Karmazyn. The signature of Kristin is written over the address, and the signature of Michael is written below it.

## Independent Foreclosure Review

September 28, 2012



\*\*\*\*\* SINGLE PIECE  
77419-00-V008-0007775-SIP-M3105  
Michael A Karmazyn  
Kristin E Karmazyn  
5262 S Mata Way  
Centennial CO 80015



**This letter is confirming your Request for Review has been received and is being reviewed.**

Reference Number: 1002152735

Property Address:

5153 South Ukraine Street  
Aurora CO 80015

*Si usted habla español, tenemos representantes que pueden asistirle en su idioma.*

Dear Michael A Karmazyn, Kristin E Karmazyn,

Many homeowners are concerned about the pace of the Independent Foreclosure Review. This letter is intended to let you know that the review you requested of your mortgage foreclosure as part of the Independent Foreclosure Review is in process.

### STATUS

More than 220,000 people to date have asked for reviews. Each review has many steps and takes time—so it may be several more months before the results of your file review are available.

### PROCESS

Independent consultants will carefully review your request and you will receive a letter about the findings when the review is finished. If the review shows an error by the servicer in your foreclosure that resulted in financial injury to you, the servicer will be required to compensate you for that financial injury, which may involve a payment or other remedy to you and any necessary correction of your record. General information about the review process is available by calling 1-888-952-9105.

### COMPENSATION

The compensation or other remedy a homeowner may receive will depend on the type of error found in their file. You can find information about possible compensation at [IndependentForeclosureReview.com/Remediation.aspx](http://IndependentForeclosureReview.com/Remediation.aspx)

### OTHER HELP

If you need help with your mortgage now, you may talk to your loan servicer or contact a HUD-approved nonprofit organization that helps homeowners in distress. Information about HUD-approved nonprofit organizations that can provide free assistance is available at <http://www.makinghomeaffordable.gov/get-started/housing-expert> or by calling 1-888-995-HOPE (4673).

Your patience is appreciated as the independent consultants are working to review your request.

Sincerely,

Independent Review Administrator - Rust Consulting, Inc.



**Section 4: Signature**

I am submitting this "Request for Review" form to request an Independent Foreclosure Review of my foreclosure action by an independent consultant. This review is being required under orders by the Office of the Comptroller of the Currency and the Federal Reserve Board to identify customers who may have been financially injured as a result of errors or other deficiencies made during the foreclosure process on their loan. The Independent Review Administrator receiving this "Request for Review" is acting pursuant to the requirements of this order.

I understand that I have the ability to separately submit a "qualified written request" relating to the servicing of my mortgage loan under the Real Estate Settlement Procedures Act. If I wish to do so, I should write separately to my servicer in accordance with the instructions below. I understand that the Independent Review Administrator is not authorized to act as an agent to receive a "qualified written request" on behalf of my servicer.

By signing this document, I certify that all the information is truthful. I understand that knowingly submitting false information may constitute fraud. I affirm that I am the borrower or co-borrower of the mortgage loan on the property noted within this document, and I am authorized by all borrower(s) to have my signature grant permission to proceed with this request for review.

*Michael A Karmazyn*  
Signature

*2/10/2012*  
Date

*KRISTINE Karmazyn*  
*Michael A Karmazyn*  
Print name

**Mail this completed form to: Independent Review Administrator  
PO Box 2592  
Faribault, MN 55021-9816**

Qualified written request" instructions: To submit a "qualified written request," I must write separately to GMAC Mortgage, LLC, PO Box 330, Waterloo, IA 50704-1330, which is the exclusive address for the receipt and handling of my request.



GMAC MORTGAGE  
PO BOX 780  
WATERLOO, IA 50704-0780

*2009*  
*MAY*  
*June*  
*July* *all paid*

*Refunded on  
Statement  
we never  
received money back.*

MICHAEL A KARMAZYN  
22959 E SMOKY HILL RD APT H308  
AURORA CO 80015-6749

LOAN TYPE 1-8 CONVENTIONAL  
ACCOUNT NUM XXXXXXXXXX 4090

*2009*  
*2009*

2009 DETAIL BY TRANSACTION

TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
PROP INSPECT	11.25	08/08	01/13/09					11.25	285,912.86	-41.27	
TAX DISB		08/08	02/03/09			-1285.24			285,912.86	-1,326.51	
PAYMENT	2686.58	09/08	03/24/09	203.59	2168.17	314.82		<i>MARCH</i>	285,709.27	-1,011.69	
MISC RECEIPT	1313.42	09/08	03/24/09						285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	527.40	09/08	04/03/09					527.40	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	787.50	09/08	04/03/09					787.50	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	10.00	09/08	04/03/09					10.00	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	460.00	09/08	04/03/09					460.00	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	5.32	09/08	04/03/09					5.32	285,709.27	-1,011.69	1,313.42
EXPENSE ADVA	125.00	09/08	04/03/09					125.00	285,709.27	-1,011.69	1,313.42
MISC RECEIPT	2000.00	09/08	05/04/09						285,709.27	-1,011.69	3,313.42
PROP INSPECT	11.25	09/08	05/08/09					11.25	285,709.27	-1,011.69	3,313.42
TAX DISB		09/08	05/14/09			-1285.19			285,709.27	-2,296.88	3,313.42
MISC RECEIPT	2000.00	09/08	06/01/09						285,709.27	-2,296.88	5,313.42
REVERSAL	-2000.00	09/08	06/02/09						285,709.27	-2,296.88	3,313.42
PROP INSPECT	11.25	09/08	06/10/09					11.25	285,709.27	-2,296.88	3,313.42
CORP ADV 3 D	83.00	09/08	07/15/09					83.00	285,709.27	-2,296.88	3,313.42
MISC RECEIPT	7389.77	09/08	07/27/09						285,709.27	-2,296.88	10,703.19
MISC RECEIPT	1525.00	09/08	08/03/09						285,709.27	-2,296.88	12,228.19
PROP INSPECT	11.25	09/08	08/03/09					11.25	285,709.27	-2,296.88	12,228.19
PAYMENT	2567.41	10/08	08/04/09	228.82	2023.77	314.82		<i>July</i>	285,480.45	-1,982.06	12,228.19
REVERSAL	-1042.41	10/08	08/04/09						285,480.45	-1,982.06	11,185.78
REVERSAL	-1525.00	10/08	08/04/09						285,480.45	-1,982.06	9,660.78
PROP INSPECT	11.25	10/08	09/29/09					11.25	285,480.45	-1,982.06	9,660.78
MISC RECEIPT	190000.00	10/08	10/16/09						285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	15.93	10/08	10/20/09					15.93	285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	50.00	10/08	10/20/09					50.00	285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	230.18	10/08	10/20/09					230.18	285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	87.50	10/08	10/20/09					87.50	285,480.45	-1,982.06	199,660.78
EXPENSE ADVA	497.00	10/08	10/20/09					497.00	285,480.45	-1,982.06	199,660.78
BKY-OTHER	-190000.00	10/08	10/27/09						285,480.45	-1,982.06	9,660.78
BKY-OTHER		10/08	11/02/09	285480.45					0.00	-1,982.06	9,660.78
SPEEDPAY FEE	-12.50	10/08	11/09/09					-12.50	0.00	-1,982.06	9,660.78
ESC DISB		10/08	11/10/09						0.00	-1,982.06	2,271.01

*Refunded  
but we  
never received*

*MAY PAYMENT  
Refunded - never received*

*Told refund - Never received  
JUNE Payment*

*Refunded never received*

*Auction Payment*

2008 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN

## SUMMARY TOTALS

4090

PRINCIPAL BALANCE START OF PERIOD	287,386.40	P & I PAYMENT	2,371.76
PRINCIPAL PAID DURING PERIOD	1,473.54	ESCROW PAYMENT	314.82
PRINCIPAL BALANCE END OF PERIOD	285,912.86		

ESCROW BALANCE START OF PERIOD	1,255.50	TOTAL PAYMENT	2,686.58
ESCROW PAID DURING PERIOD	3,359.61	ACCUM LATE CHRG	1,510.70
ESCROW DISBURSEMENTS	-4,656.38		
ESCROW BALANCE END OF PERIOD	-41.27		

REFUND OF OVERPAID INTEREST	0.00
INTEREST REPORTABLE DURING PERIOD	18116.11
PROPERTY TAXES PAID DURING PERIOD	2,518.39
POINTS PAID	0.00

Entity062Org00000

*never recieved*

11.3  
43.3  
60.42  
33.78  
60.42  
60.42  
44.18  
71.81

12.3  
43.3  
60.42  
33.78  
60.42  
60.42  
44.18  
71.81

12.3  
43.3  
60.42  
33.78  
60.42  
60.42  
44.18  
71.81

## 2009 DETAIL BY TRANSACTION

TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	13.00	10/08	12/11					13.00	0.00		2,271.01
PROP INSPECT	13.00	10/08	12/11					13.00	0.00		2,271.01
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	11.25	10/08	12/11					11.25	0.00		2,271.01
PROP INSPECT	9.25	10/08	12/11					9.25	0.00		2,271.01
EXPENSE ADVA	527.40	10/08	12/14					527.40	0.00		2,271.01
EXPENSE ADVA	787.50	10/08	12/14					787.50	0.00		2,271.01
EXPENSE ADVA	10.00	10/08	12/14					10.00	0.00		2,271.01
EXPENSE ADVA	460.00	10/08	12/14					460.00	0.00		2,271.01
EXPENSE ADVA	5.32	10/08	12/14					5.32	0.00		2,271.01
EXPENSE ADVA	125.00	10/08	12/14					125.00	0.00		2,271.01
EXPENSE ADVA	15.93	10/08	12/14					15.93	0.00		2,271.01
EXPENSE ADVA	50.00	10/08	12/14					50.00	0.00		2,271.01
EXPENSE ADVA	230.18	10/08	12/14					230.18	0.00		2,271.01
EXPENSE ADVA	87.50	10/08	12/14					87.50	0.00		2,271.01
EXPENSE ADVA	497.00	10/08	12/14					497.00	0.00		2,271.01
CORP ADV 3 D	85.00	10/08	12/14					85.00	0.00		2,271.01
CORP ADV 3 D	83.00	10/08	12/14					83.00	0.00		2,271.01
CORP ADV 3 D	83.00	10/08	12/14					83.00	0.00		2,271.01
PROP INSPECT	-2.00	10/08	12/18					-2.00	0.00		2,271.01
REVERSAL	-2271.01	10/08	12/29						0.00		
CONVENTIONAL	2271.01	10/08	12/29					2271.01	0.00		

PRINCIPAL BALANCE START OF PERIOD	285,912.86	P & I PAYMENT	2,252.59
PRINCIPAL PAID DURING PERIOD	285,912.86	ESCROW PAYMENT	314.82
PRINCIPAL BALANCE END OF PERIOD	0.00		
ESCROW BALANCE START OF PERIOD	-41.27	TOTAL PAYMENT	2,567.41
ESCROW PAID DURING PERIOD	3,200.07		
ESCROW DISBURSEMENTS	-3,158.80		
ESCROW BALANCE END OF PERIOD	0.00		
REFUND OF OVERPAID INTEREST	0.00		
INTEREST REPORTABLE DURING PERIOD	4191.94		
PROPERTY TAXES PAID DURING PERIOD	2,570.43		
POINTS PAID	0.00		

Entity0620rg00000

GMAC Mortgage, LLC  
PO Box 780

PAGE 1  
DATE 09/24/09

Waterloo

IA 50704-0780

REPAYMENT AGREEMENT [REDACTED] 4090

MAIL

PROPERTY

MICHAEL A KARMAZYN  
KRISTIN E KARMAZYN  
5153 S UKRAINE ST

5153 SOUTH UKRAINE STREET

AURORA

CO 80015-6561 AURORA

CO 80015

*2660.78*

DATES		CURRENT BALANCES		UNCOLLECTED	
PAID TO	10/01/08	PRINCIPAL	285480.45	LATE CHARGES	3099.11
NEXT DUE	11/01/08	ESCROW	-1982.06	OPTIONAL INS	0.00
LAST PMT	08/03/09	UNAPPLIED FUNDS	9660.78	INTEREST	0.00
AUDIT DT	09/29/05	UNAPPLIED CODES	F L	FEES	390.75
LAST ACTIVITY	09/24/09	BUYDOWN FUNDS	0.00	DFLT EXP PD	1915.22
		BUYDOWN CODE		DFLT EXP UNPD	0.00

PMT NUM	PLAN DUE DATE	PMT AMOUNT	AMOUNT TO REG PMT	AMT TO LC/UNCOL	UNAPPLIED BALANCE	FIRST/LAST PMT APPLIED
01	10/05/09	1530.00	2567.41	0.00	1233.60	11/08
02	11/05/09	1244.65	0.00	0.00	2478.25	
03	12/05/09	1244.65	2567.41	0.00	1155.49	12/08
04	01/05/10	1244.65	0.00	0.00	2400.14	
05	02/05/10	36485.48*	33469.05	5405.08	11.49	01/09 02/10

*155.49  
2400.14  
2393*

*155.49  
2400.14  
3555.63  
1233.60  
2478.25  
3711.85  
3555.63  
267.48*

*1233.60  
1155.49  
2389.09*

PLAN TOTAL 41749.43

E - ESCROW CHANGE A - ALTERNATIVE LOAN P&I CHANGE B - BUYDOWN SUBSIDY CHANGE

I (WE) AGREE TO THE REPAYMENT SCHEDULE AS SET FORTH ABOVE. THE AMOUNT OF EACH PAYMENT IS SUBJECT TO CHANGE BASED ON SCHEDULED ALTERNATIVE MORTGAGE P&I, ESCROW OR OTHER PAYMENT CHANGES. ALL PROVISIONS OF THE NOTE AND MORTGAGE/DEED OF TRUST REMAIN IN FULL FORCE AND EFFECT.

MICHAEL A KARMAZYN

KRISTIN E KARMAZYN

050 COL11442

# **GMAC Mortgage**

December 21, 2011

Michael Karmazyn  
5262 South Malta Way  
Centennial, CO 80015

RE: Account Number: [REDACTED] 4090  
Property Address: 5153 South Ukraine Street  
Aurora, CO 80015

Dear Michael Karmazyn:

Thank you for contacting us about your account. Enclosed is the information you requested.

If you have any further questions, please contact Customer Care at 1-800-766-4622, between the hours of 6:00 am to 10:00 pm CT, Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care  
Loan Servicing

Enclosures

AM/LM



HOMEcomings FINANCIAL, LLC  
PO BOX 205  
WATERLOO, IA 50704-0205

MICHAEL A KARMAZYN  
5153 S UKRAINE ST  
AURORA

CO 80015-6561

LOAN TYPE 1-8 CONVENTIONAL  
ACCOUNT NUM [REDACTED] 4090

*all*

2008 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
PAYMENT	2880.28	01/08	01/28	158.11	2418.84	303.33			287,228.29	1,558.83	
TAX DISB	01/08	02/05			-1259.22			287,228.29	299.61		
PAYMENT	2880.28	02/08	02/25	159.45	2417.50	303.33			287,068.84	602.94	
PAYMENT	2880.28	03/08	03/28	160.79	2416.16	303.33			286,908.05	906.27	
REVERSAL	02/08	04/08	-160.79	-2416.16	-303.33			287,068.84	602.94		
PAYMENT	2880.28	03/08	04/25	160.79	2416.16	303.33			286,908.05	906.27	
SPEEDPAY FEE	12.50	03/08	04/25					12.50	286,908.05	906.27	
SPEEDPAY FEE	12.50	03/08	04/25					12.50	286,908.05	906.27	
PROP INSPECT	11.25	03/08	04/28					11.25	286,908.05	906.27	
PAYMENT	2675.09	04/08	05/05	196.04	2175.72	303.33			286,712.01	1,209.60	
SPEEDPAY FEE	-12.50	04/08	05/05					-12.50	286,712.01	1,209.60	
REVERSAL	03/08	05/05	-196.04	-2175.72	-303.33			286,908.05	906.27		
REVERSAL	02/08	05/05	-160.79	-2416.16	-303.33			287,068.84	602.94		
MISC RECEIPT	2675.09	02/08	05/05						287,068.84	602.94	2,675.09
PAYMENT	205.19	03/08	05/19	160.79	2416.16	303.33			286,908.05	906.27	
PAYMENT	2675.09	04/08	05/19	196.04	2175.72	303.33			286,712.01	1,209.60	
SPEEDPAY FEE	12.50	04/08	05/19					12.50	286,712.01	1,209.60	
SPEEDPAY FEE	12.50	04/08	05/19					12.50	286,712.01	1,209.60	
CORP ADV 3 D	85.00	04/08	05/20					85.00	286,712.01	1,209.60	
TAX DISB	04/08	05/20			-1259.17			286,712.01	-49.57		
PROP INSPECT	11.25	04/08	06/02					11.25	286,712.01	-49.57	
PAYMENT	2675.09	05/08	06/30	197.53	2174.23	303.33			286,514.48	253.76	
PROP INSPECT	11.25	05/08	07/01					11.25	286,514.48	253.76	
PAYMENT	2675.09	06/08	07/14	199.03	2172.73	303.33			286,315.45	557.09	
PROP INSPECT	11.25	06/08	08/29					11.25	286,315.45	557.09	
PAYMENT	2686.58	07/08	09/08	200.53	2171.23	314.82			286,114.92	871.91	
PAYMENT	2686.58	08/08	09/08	202.06	2169.70	314.82			285,912.86	1,186.73	
PROP INSPECT	13.00	08/08	10/24					13.00	285,912.86	1,186.73	
PROP INSPECT	13.00	08/08	11/25					13.00	285,912.86	1,186.73	
ESC DISB		08/08	12/01			-1228.00			285,912.86	-41.27	
CORP ADV 3 D	83.00	08/08	12/04					83.00	285,912.86	-41.27	

*Reversed*

*2/8  
3/08*

*1/28 - 2880.28 Payment  
2/08 - 2880.28 Payment  
3/08 - 2880.28 Payment  
4/08 - 2675.06 Payment  
5/05 - 2675.06 Payment (Sap Mrs. Leapt)  
6/01 - 2675.06 Payment  
7/11 - 2675.06 Payment*

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LOAN# 4090 INV# 701 POOL# 0200510 INV LN# 9956 NEXT DUE 4/01/07 INTEREST RATE 7.100 PRIN.BAL 289,475.17  
BORR1 Michael A. Karmazyn TYPE: 05-00 CONVENTION STATUS R TOT.DELQ 2,449.41 SUSP-235B .00 ESC.BAL 496.56  
BORR2 Kristin E. Karmazyn MSGS: 71 92 #PMT D00001 P&I 1,979.14 SUSP-SUBS .00 ESC.ADV .00  
PROP: 5153 South Ukraine Street MAIL: 5153 S Ukraine St SRVFEE .05000 SUSP-HAZ .00 TOT.PMT 2,396.18  
Aurora CO 80015 Aurora CO 800156561 YDIFF .00000 SUSP-FOR .00 P&I 1,979.14  
INT PD TO 3/01/07 P&I SHORT 7.64 ESC.PMT 417.04  
CORP AD .00

TRANSACTION			NEXT DUE	AFTER TRANS.	BALANCES	TOTAL AMOUNT	PRINCIPAL	INTEREST	APPLIED	ESCROW	SUSPENSE/CD	MISC. PMTS
NBR	DATE	CODE	DESCRIPTION	PRINCIPAL	ESCROW	AMOUNT	INTEREST	ESCROW	SUSPENSE/CD	MISC. PMTS		
10	9/29/05	8102	LOAN TRANSFER	10/05	294500.00	.00	294500.00-	294500.00-	.00	.00	.00	
11	9/30/05	3199	OLD INV 973/0200510	10/05	.00	.00	294500.00	294500.00	.00	.00	.00	
		S/F TR REF#			Eff Dt: 09/30/2005		Batch: MASSXFER					
12	9/30/05	8199	NEW INV 701/0200510	10/05	294500.00	.00	294500.00-	294500.00-	.00	.00	.00	
		S/F TR REF#										
13	10/20/05	02	PAYMENT	11/05	294263.32	286.59	2265.73	236.68	1742.46	286.59	.00	122.71 11
		Days since last Paymt on: 09/30/2005			20	Eff Dt: 10/20/2005	Batch: 1020LB04	IPT Dt: 10/01/05				
14	10/20/05	11	PRINCIPAL PAYMENT	11/05	294229.05	286.59	34.27	34.27	.00	.00	.00	
		S/F LB REF#										
15	10/25/05	1530	ESCROW DEPOSIT	11/05	294229.05	1665.35	1378.76	.00	.00	1378.76	.00	
		S/F CK REF#										
16	11/28/05	02	PAYMENT	12/05	293990.77	1951.94	2265.73	238.28	1740.86	286.59	.00	122.60 11
		Days since last Paymt on: 10/20/2005			36	Eff Dt: 11/25/2005	Batch: 1125LB04	IPT Dt: 11/01/05				
17	11/28/05	11	PRINCIPAL PAYMENT	12/05	293956.50	1951.94	34.27	34.27	.00	.00	.00	
		Effective date: 11/25/05										
18	1/03/06	6031	HAZARD INS DISBURSED	12/05	293956.50	916.94	1035.00-	.00	.00	1035.00-	.00	
		PAYEE 3150130 #0005698681 DUE 12/14/05										
19	1/03/06	02	PAYMENT	1/06	293716.60	1203.53	2265.73	239.90	1739.24	286.59	.00	122.48 11
		Days since last Paymt on: 11/25/2005			39	Eff Dt: 01/03/2006	Batch: 0103LB04	IPT Dt: 12/01/05				
20	1/03/06	1325	PMT-MISC SUSP	1/06	293716.60	1203.53	34.27	.00	.00	.00	34.27 PP	
		S/F LB REF#										
21	1/12/06	6031	HAZARD INS DISBURSED	1/06	293716.60	168.53	1035.00-	.00	.00	1035.00-	.00	
		PAYEE 3150130 #0005718034 DUE 12/14/05										
22	1/23/06	02	PAYMENT	2/06	293475.28	455.12	2265.73	241.32	1737.82	286.59	.00	122.38 11
		Days since last Paymt on: 01/03/2006			20	Eff Dt: 01/23/2006	Batch: 0123LB04	IPT Dt: 1/01/06				
23	1/23/06	2625	MISC ADJ	2/06	293475.28	455.12	34.27-	.00	.00	.00	34.27-PP	
		S/F LB REF#										
24	1/23/06	11	PRINCIPAL PAYMENT	2/06	293406.74	455.12	68.54	68.54	.00	.00	.00	
		S/F LB REF#										
25	2/03/06	1940	COUNTY TAX ADVANCE	2/06	293406.74	1241.30	786.18	.00	.00	786.18	.00	
		S/F SC REF#										
26	2/03/06	6040	COUNTY TAX DISBURSED	2/06	293406.74	.00	1241.30-	.00	.00	1241.30-	.00	

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---TRANSACTION-----  
 NBR DATE CODE -----DESCRIPTION----- NEXT -AFTER TRANS.BALANCES- TOTAL -----APPLIED-----  
 LOAN# 4090 CONTINUED DUE PRINCIPAL ESCROW AMOUNT PRINCIPAL INTEREST ESCROW SUSPENSE/CD MISC.PMTS  
 PAYEE 4040726 #0005752630 DUE 5/25/05  
 S/F SC REF# 0005752630  
 27 2/16/06 1499 Late Charge 2/06 293406.74 .00 98.96 .00 .00 .00 .00 98.96 01  
 S/F REF#  
 28 2/21/06 0283 PAYMENT 3/06 293163.59 286.59 2265.73 243.15 1735.99 286.59 .00 122.25 11  
 Days since last Paymt on: 01/23/2006 29 Eff Dt: 02/21/2006 Batch: 0221LB04 IPT Dt: 2/01/06  
 S/F LB REF#  
 29 2/21/06 1919 RECOVER ESCROW ADVANCE 3/06 293163.59 .00 286.59- .00 .00 286.59- .00  
 S/F LB REF#  
 30 2/21/06 1401 Late Charge 3/06 293163.59 .00 34.27 .00 .00 .00 .00 34.27 01  
 S/F D REF#  
 31 3/16/06 1499 Late Charge 3/06 293163.59 .00 98.96 .00 .00 .00 .00 98.96 01  
 S/F REF#  
 32 4/11/06 02 PAYMENT 4/06 292919.00 286.59 2364.69 244.59 1734.55 286.59 .00 98.96 01  
 Days since last Paymt on: 02/21/2006 48 Eff Dt: 04/10/2006 Batch: 0411LB04 IPT Dt: 3/01/06  
 S/F LB REF#  
 33 4/11/06 1919 RECOVER ESCROW ADVANCE 4/06 292919.00 .00 286.59- .00 .00 286.59- .00  
 Effective date: 4/10/06  
 S/F LB REF#  
 34 4/11/06 1325 PMT-MISC SUSP 4/06 292919.00 .00 35.31 .00 .00 .00 35.31 PP  
 Effective date: 4/10/06  
 S/F LB REF#  
 35 4/17/06 1499 Late Charge 4/06 292919.00 .00 98.96 .00 .00 .00 .00 98.96 01  
 S/F REF#  
 36 4/17/06 2664 NON CASH FEE ADJ 4/06 292919.00 .00 98.96- .00 .00 .00 .00 98.96-01  
 S/F WC REF#  
 37 5/03/06 02 PAYMENT 5/06 292672.96 286.59 2265.73 246.04 1733.10 286.59 .00 122.05 11  
 Days since last Paymt on: 04/10/2006 23 Eff Dt: 05/03/2006 Batch: 0503LB04 IPT Dt: 4/01/06  
 S/F LB REF#  
 38 5/03/06 1919 RECOVER ESCROW ADVANCE 5/06 292672.96 73.59 213.00- .00 .00 213.00- .00  
 S/F LB REF#  
 39 5/03/06 1325 PMT-MISC SUSP 5/06 292672.96 73.59 169.58 .00 .00 .00 169.58 PP  
 S/F LB REF#  
 40 5/03/06 2625 MISC ADJ 5/06 292672.96 73.59 35.31- .00 .00 .00 35.31-PP  
 S/F LB REF#  
 41 5/10/06 1940 COUNTY TAX ADVANCE 5/06 292672.96 1241.26 1167.67 .00 .00 1167.67 .00  
 S/F SC REF#  
 42 5/10/06 6040 COUNTY TAX DISBURSED 5/06 292672.96 .00 1241.26- .00 .00 1241.26- .00  
 PAYEE 4040726 #0005899116 DUE 2/25/06  
 S/F SC REF# 0005899116  
 43 5/16/06 1499 Late Charge 5/06 292672.96 .00 98.96 .00 .00 .00 .00 98.96 01  
 S/F REF#  
 44 5/16/06 2664 NON CASH FEE ADJ 5/06 292672.96 .00 98.96- .00 .00 .00 .00 98.96-01  
 S/F WC REF#  
 45 6/06/06 02 PAYMENT 6/06 292425.47 286.59 2265.73 247.49 1731.65 286.59 .00 121.95 11  
 Days since last Paymt on: 05/03/2006 33 Eff Dt: 06/05/2006 Batch: 0606LB04 IPT Dt: 5/01/06  
 S/F LB REF#  
 46 6/06/06 1919 RECOVER ESCROW ADVANCE 6/06 292425.47 .00 286.59- .00 .00 286.59- .00

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---TRANSACTION----			NEXT	-AFTER TRANS. BALANCES-		TOTAL	-----APPLIED-----				MISC. PMTS	
NBR	DATE	CODE	-----DESCRIPTION-----	DUE	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	&SRV.FEES
LOAN#	4090		CONTINUED									
	Effective date:	6/05/06										
	S/F LB REF#											
47	6/06/06	1325	PMT-MISC SUSP	6/06	292425.47	.00	303.85	.00	.00	.00	303.85	PP
	Effective date:	6/05/06										
	S/F LB REF#											
48	6/06/06	2625	MISC ADJ	6/06	292425.47	.00	169.58-	.00	.00	.00	169.58-	PP
	Effective date:	6/05/06										
	S/F LB REF#											
49	6/16/06	1499	Late Charge	6/06	292425.47	.00	98.96	.00	.00	.00	.00	98.96 01
	S/F REF#											
50	6/16/06	2664	NON CASH FEE ADJ	6/06	292425.47	.00	98.96-	.00	.00	.00	.00	98.96-01
	S/F WC REF#											
51	6/28/06	02	PAYMENT	7/06	292176.51	286.59	2265.73	248.96	1730.18	286.59	.00	121.84 11
	Days since last Paymt on:	06/05/2006		23	Eff Dt:	06/28/2006	Batch:	0628LB04	IPT Dt:	6/01/06		
	S/F LB REF#											
52	6/28/06	1919	RECOVER ESCROW ADVANCE	7/06	292176.51	.00	286.59-	.00	.00	286.59-	.00	
	S/F LB REF#											
53	6/28/06	1401	Late Charge	7/06	292176.51	.00	64.69	.00	.00	.00	.00	64.69 01
	S/F D REF#											
54	6/28/06	2625	MISC ADJ	7/06	292176.51	.00	303.85-	.00	.00	.00	303.85-	PP
	S/F LB REF#											
55	6/28/06	11	PRINCIPAL PAYMENT	7/06	291903.08	.00	273.43	273.43	.00	.00	.00	
	S/F LB REF#											
56	7/17/06	1499	Late Charge	7/06	291903.08	.00	98.96	.00	.00	.00	.00	98.96 01
	S/F REF#											
57	7/24/06	0283	PAYMENT	8/06	291651.03	286.59	2265.73	252.05	1727.09	286.59	.00	121.63 11
	Days since last Paymt on:	06/28/2006		25	Eff Dt:	07/23/2006	Batch:	0724LB04	IPT Dt:	7/01/06		
	S/F LB REF#											
58	7/24/06	1919	RECOVER ESCROW ADVANCE	8/06	291651.03	.00	286.59-	.00	.00	286.59-	.00	
	Effective date:	7/23/06										
	S/F LB REF#											
59	7/24/06	1401	Late Charge	8/06	291651.03	.00	34.27	.00	.00	.00	.00	34.27 01
	Effective date:	7/23/06										
	S/F D REF#											
60	8/16/06	1499	Late Charge	8/06	291651.03	.00	98.96	.00	.00	.00	.00	98.96 01
	S/F REF#											
61	9/05/06	02	PAYMENT	9/06	291397.49	286.59	2364.69	253.54	1725.60	286.59	.00	98.96 01
	Days since last Paymt on:	07/23/2006		41	Eff Dt:	09/02/2006	Batch:	0902LB04	IPT Dt:	8/01/06		
	S/F LB REF#											
62	9/05/06	1919	RECOVER ESCROW ADVANCE	9/06	291397.49	.00	286.59-	.00	.00	286.59-	.00	
	Effective date:	9/02/06										
	S/F LB REF#											
63	9/05/06	1325	PMT-MISC SUSP	9/06	291397.49	.00	35.31	.00	.00	.00	35.31	PP
	Effective date:	9/02/06										
	S/F LB REF#											
64	9/18/06	1499	Late Charge	9/06	291397.49	.00	98.96	.00	.00	.00	.00	98.96 01
	S/F REF#											
65	9/18/06	2664	NON CASH FEE ADJ	9/06	291397.49	.00	98.96-	.00	.00	.00	.00	98.96-01

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### DETAIL TRANSACTION HISTORY

TRANSACTION-----			NEXT	AFTER TRANS. BALANCES-		TOTAL	APPLIED-----				MISC. PMTS	
NBR	DATE	CODE	-----DESCRIPTION-----	DUE	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	&SRV. FEES
LOAN#	████	4090	CONTINUED									
66	10/16/06	02	PAYMENT	10/06	291142.45	417.04	2396.18	255.04	1724.10	417.04	.00	121.42 11
Days since last Paymt on: 09/02/2006			41	Eff Dt: 10/13/2006		Batch: 1013LB01		IPT Dt: 9/01/06				
67	10/16/06	1919	RECOVER ESCROW ADVANCE	10/06	291142.45	395.73	21.31-	.00	.00	21.31-	.00	
Effective date: 10/13/06												
68	10/16/06	1325	PMT-MISC SUSP	10/06	291142.45	395.73	39.13	.00	.00	.00	39.13 PP	
Effective date: 10/13/06												
69	10/16/06	2625	MISC ADJ	10/06	291142.45	395.73	35.31-	.00	.00	.00	35.31-PP	
Effective date: 10/13/06												
70	10/16/06	1499	Late Charge	10/06	291142.45	395.73	98.96	.00	.00	.00	.00	98.96 01
S/F REF#												
71	10/16/06	2664	NON CASH FEE ADJ	10/06	291142.45	395.73	98.96-	.00	.00	.00	.00	98.96-01
S/F WC REF#												
72	11/01/06	1325	PMT-MISC SUSP	10/06	291142.45	395.73	2300.00	.00	.00	.00	2300.00 PP	
S/F LB REF#												
73	11/01/06	2625	MISC ADJ	10/06	291142.45	395.73	1979.14-	.00	.00	.00	1979.14-PP	
S/F CK REF#												
74	11/01/06	0296	PAYMENT	11/06	290885.90	395.73	1979.14	256.55	1722.59	.00	.00	121.31 11
Days since last Paymt on: 10/13/2006			19	Eff Dt: 11/01/2006		Batch: 1101SUSP		IPT Dt: 10/01/06				
S/F CK REF#												
75	11/16/06	1499	Late Charge	11/06	290885.90	395.73	98.96	.00	.00	.00	.00	98.96 01
S/F REF#												
76	11/16/06	2664	NON CASH FEE ADJ	11/06	290885.90	395.73	98.96-	.00	.00	.00	.00	98.96-01
S/F WC REF#												
77	11/27/06	02	PAYMENT	12/06	290627.84	812.77	2396.18	258.06	1721.08	417.04	.00	121.20 11
Days since last Paymt on: 11/01/2006			24	Eff Dt: 11/25/2006		Batch: 1127LB04		IPT Dt: 11/01/06				
S/F LB REF#												
78	11/27/06	1530	ESCROW DEPOSIT	12/06	290627.84	1176.58	363.81	.00	.00	363.81	.00	
Effective date: 11/25/06												
S/F LB REF#												
79	11/27/06	2625	MISC ADJ	12/06	290627.84	1176.58	359.99-	.00	.00	.00	359.99-PP	
Effective date: 11/25/06												
S/F LB REF#												
80	12/05/06	6031	HAZARD INS DISBURSED	12/06	290627.84	110.58	1066.00-	.00	.00	1066.00-	.00	
PAYEE 31S9175 #0006214352 DUE 12/14/06												
S/F SC REF# 0006214352												
81	12/18/06	1499	Late Charge	12/06	290627.84	110.58	98.96	.00	.00	.00	.00	98.96 01
S/F REF#												
82	1/16/07	1499	Late Charge	12/06	290627.84	110.58	98.96	.00	.00	.00	.00	98.96 01
S/F REF#												
83	1/18/07	0283	PAYMENT	1/07	290368.25	527.62	2396.18	259.59	1719.55	417.04	.00	121.10 11
Days since last Paymt on: 11/25/2006			53	Eff Dt: 01/17/2007		Batch: MS118X2		IPT Dt: 12/01/06				
S/F CK REF#												
84	1/18/07	1325	PMT-MISC SUSP	1/07	290368.25	527.62	3.82	.00	.00	.00	3.82 PP	
Effective date: 1/17/07												

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 DETAIL TRANSACTION HISTORY

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JOB DT: 5/01/07

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---TRANSACTION----		NEXT	-AFTER TRANS. BALANCES-		TOTAL	-----APPLIED-----				-----MISC. PMTS	
NBR	DATE CODE	-----DESCRIPTION-----	DUE	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE/CD	&SRV. FEES
LOAN#	4090	CONTINUED									
85	1/31/07 2664	NON CASH FEE ADJ	1/07	290368.25	527.62	98.96-	.00	.00	.00	.00	98.96-01
		Effective date: 1/29/07									
86	1/31/07 0280	PAYMENT	2/07	290107.12	944.66	2396.18	261.13	1718.01	417.04	.00	120.99 11
		Days since last Paymt on: 01/17/2007	12	Eff Dt: 01/29/2007		Batch: JW0131X3		IPT Dt: 1/01/07			
87	1/31/07 11	PRINCIPAL PAYMENT	2/07	290003.30	944.66	103.82	103.82	.00	.00	.00	
		Effective date: 1/29/07									
88	1/31/07 2625	MISC ADJ	2/07	290003.30	944.66	3.82-	.00	.00	.00	3.82-PP	
		Effective date: 1/29/07									
89	1/31/07 1401	Late Charge	2/07	290003.30	944.66	3.82	.00	.00	.00	.00	3.82 01
		Effective date: 1/29/07									
90	2/06/07 1940	COUNTY TAX ADVANCE	2/07	290003.30	1282.18	337.52	.00	.00	337.52	.00	
		Effective date: 1/29/07									
91	2/06/07 6040	COUNTY TAX DISBURSED	2/07	290003.30	.00	1282.18-	.00	.00	1282.18-	.00	
		PAYEE 4040726 #0006353076 DUE 5/25/06									
92	2/16/07 1499	Late Charge	2/07	290003.30	.00	98.96	.00	.00	.00	.00	98.96 01
		Effective date: 1/29/07									
93	3/16/07 1499	Late Charge	2/07	290003.30	.00	98.96	.00	.00	.00	.00	98.96 01
		Effective date: 1/29/07									
94	3/26/07 0283	PAYMENT	3/07	289740.01	417.04	2396.18	263.29	1715.85	417.04	.00	120.84 11
		Days since last Paymt on: 01/29/2007	53	Eff Dt: 03/23/2007		Batch: 0326LB51		IPT Dt: 2/01/07			
95	3/26/07 1919	RECOVER ESCROW ADVANCE	3/07	289740.01	79.52	337.52-	.00	.00	337.52-	.00	
		Effective date: 3/23/07									
96	3/26/07 1325	PMT-MISC SUSP	3/07	289740.01	79.52	3.82	.00	.00	.00	3.82 PP	
		Effective date: 3/23/07									
97	4/16/07 1499	Late Charge	3/07	289740.01	79.52	98.96	.00	.00	.00	.00	98.96 01
		Effective date: 1/29/07									
98	4/30/07 0283	PAYMENT	4/07	289475.17	496.56	2396.18	264.84	1714.30	417.04	.00	120.73 11
		Days since last Paymt on: 03/23/2007	35	Eff Dt: 04/27/2007		Batch: 0430LB51		IPT Dt: 3/01/07			
99	4/30/07 1325	PMT-MISC SUSP	4/07	289475.17	496.56	7.64	.00	.00	.00	7.64 PP	
		Effective date: 4/27/07									
100	4/30/07 2625	MISC ADJ	4/07	289475.17	496.56	3.82-	.00	.00	.00	3.82-PP	
		Effective date: 4/27/07									
		S/F LB REF#									
* * * * * TOTALS * * * * *						289475.17-31114.02					

HOMECOMINGS FINANCIAL, LLC  
PO BOX 205  
WATERLOO, IA 50704-0205

MICHAEL A KARMAZYN  
5153 S UKRAINE ST  
AURORA

CO 80015-6561

LOAN TYPE 1-8 CONVENTIONAL  
ACCOUNT NUM [REDACTED] 4090

2007 DETAIL BY TRANSACTION												
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP AFTER TRAN	FUNDS AFTER TRAN
PAYMENT	2396.18	12/06	01/18	259.59	1719.55	417.04			290,368.25	527.62		
MISC RECEIPT	3.82	12/06	01/18						290,368.25	527.62		3.82
PAYMENT	2396.18	01/07	01/31	261.13	1718.01	417.04			290,107.12	944.66		3.82
ADDL PRIN	103.82	01/07	01/31	103.82					290,003.30	944.66		3.82
ADJUSTMENT		01/07	01/31						290,003.30	944.66		3.82
MISC RECEIPT	3.82	01/07	01/31						290,003.30	944.66		
TAX DISB		01/07	02/06			-1282.18		3.82	290,003.30	-337.52		
PAYMENT	2396.18	02/07	03/26	263.29	1715.85	417.04			289,740.01	79.52		
MISC RECEIPT	3.82	02/07	03/26						289,740.01	79.52		3.82
PAYMENT	2396.18	03/07	04/30	264.84	1714.30	417.04			289,475.17	496.56		3.82
MISC RECEIPT	7.64	03/07	04/30						289,475.17	496.56		11.46
ADJUSTMENT		03/07	04/30						289,475.17	496.56		11.46
TAX DISB		03/07	05/18			-1282.15			289,475.17	-785.59		7.64
PAYMENT	2396.18	04/07	06/04	266.41	1712.73	417.04			289,208.76	-368.55		7.64
PAYMENT	2403.82	05/07	06/04	267.99	1711.15	432.32			288,940.77	63.77		
FEE BILLED	11.25	05/07	06/06					11.25	288,940.77	63.77		
PAYMENT	2396.18	06/07	07/12	269.57	1709.57	417.04			288,671.20	480.81		
MISC RECEIPT	3.82	06/07	07/12						288,671.20	480.81		3.82
PAYMENT	2500.00	07/07	07/30	271.17	1707.97	417.04		107.64	288,400.03	897.85		
PAYMENT	2400.00	08/07	08/29	272.77	1706.37	303.33		117.53	288,127.26	1,201.18		
PAYMENT	2300.00	09/07	10/01	274.39	1704.75	303.33		17.53	287,852.87	1,504.51		
MISC RECEIPT	2400.00	09/07	11/07						287,852.87	1,504.51	2,400.00	
PAYMENT	480.28	10/07	11/16	154.19	2422.76	303.33			287,698.68	1,807.84		
MISC RECEIPT	19.72	10/07	11/16						287,698.68	1,807.84		19.72
FEE BILLED	12.50	10/07	11/16					12.50	287,698.68	1,807.84		19.72
FEE PAID	12.50	10/07	11/16					12.50	287,698.68	1,807.84		19.72
ESC DISB		10/07	11/27			-1159.00			287,698.68	648.84		19.72
PAYMENT	2880.28	11/07	11/30	155.49	2421.46	303.33		19.72	287,543.19	952.17		
PAYMENT	2880.28	12/07	12/31	156.79	2420.16	303.33			287,386.40	1,255.50		

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## SUMMARY TOTALS

Pg 20 of 20

PRINCIPAL BALANCE START OF PERIOD	290,627.84	P & I PAYMENT	2,576.95
PRINCIPAL PAID DURING PERIOD	3,241.44	ESCROW PAYMENT	303.33
PRINCIPAL BALANCE END OF PERIOD	287,386.40		
ESCROW BALANCE START OF PERIOD	110.58	TOTAL PAYMENT	2,880.28
ESCROW PAID DURING PERIOD	4,868.25	ACCUM LATE CHRG	649.86
ESCROW DISBURSEMENTS	-3,723.33		
ESCROW BALANCE END OF PERIOD	1,255.50		
REFUND OF OVERPAID INTEREST	0.00		
INTEREST REPORTABLE DURING PERIOD	24384.63		
PROPERTY TAXES PAID DURING PERIOD	2,564.33		
POINTS PAID	0.00		

Entity062Org00000